

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Linda L. Manzella
Debtor

Case No. 15-14530-ref
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Cathleen
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 06, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2016.

db +Linda L. Manzella, 14 Boulder Lake Drive, Wernersville, PA 19565-9310

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2016 at the address(es) listed below:

CHRISTOPHER R. MOMJIAN on behalf of Creditor Commonwealth of PA, Dept of Revenue
crmomjian@attorneygeneral.gov
DAVID S. GELLERT on behalf of Debtor Linda L. Manzella dsgrdg@ptdprolog.net
DAVID S. GELLERT on behalf of Plaintiff Linda L. Manzella dsgrdg@ptdprolog.net
DENISE ELIZABETH CARLON on behalf of Creditor U.S. Bank National Association, Et Al...
bkgroup@kmlawgroup.com
FREDERICK L. REIGLE ecfmil@fredreiglechl3.com, ecf_frpa@trusteel3.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank National Association, Et Al...
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmil@fredreiglechl3.com,
ecf_frpa@trusteel3.com
THOMAS I. PULEO on behalf of Creditor U.S. Bank National Association, Et Al...
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Linda L. Manzella	<u>Debtor</u>	CHAPTER 13
U.S. Bank National Association, as Indenture Trustee, successor in interest to Bank of America National Association, as Indenture Trustee, successor by merger to LaSalle Bank National Association, as Indenture Trustee for AFC Mortgage Loan Asset Backed Notes, Series 1999- 4	<u>Movant</u>	NO. 15-14530 REF
vs.		11 U.S.C. Section 362
Linda L. Manzella	<u>Debtor</u>	
Frederick L. Reigle Esq.	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by Movant on Debtor's residence is \$7,878.85, which breaks down as follows;

Post-Petition Payments:	January 2016 through September at \$714.23 each
	October 2016 through November 2016 at \$728.55 each
Less Suspense Balance:	(\$6.32)
Total Post-Petition Arrears	\$7,878.85

2. Debtor shall cure said arrearages in the following manner;

a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 plan to include the post-petition arrears of \$7,878.85 along with the pre-petition arrears.

b). Movant shall file an Amended or Supplemental Proof of Claim to include post-petition arrears of \$7,878.85 along with the pre-petition arrears;

c) The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim;

d). Maintenance of current monthly mortgage payments to Movant thereafter.

3. Should debtor provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not rendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(5) is waived.

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the court and the court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: 11/30/2016

/s/Denise Carlon, Esquire
Denise Carlon, Esquire

Attorneys for Movant
KML Law Group, P.C.
Main Number: (215) 627-1322

Date: 11/22/16

David S. Gellert Esq.
Attorney for Debtor

Date: 11/29/16

Frederick L. Reigle, Esquire
Chapter 13 Trustee

Approved by the Court this _____ day of _____, 2016. However, the court retains discretion regarding entry of any further order.

Date: December 6, 2016

Richard E. Felling
Bankruptcy Judge
Richard E. Felling